

Old Age, Disability, Death

First law: 1961.

Current laws: 1962 and 1986 (old-age and death only).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 536 CFA francs.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 5.4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or from age 50, with 5% reduction per year under age 55) with at least 10 years of contributions.

Unreduced pension at age 50 if deemed incapacitated for work.

Retirement from all gainful activity.

Not payable abroad unless reciprocal agreement.

If no agreement, insured's contributions refunded at retirement upon permanent departure from country.

Disability pension: At least 5 years of coverage and incapacity prevents earning two-thirds of income of workers in similar circumstances.

Disability is reviewed every 6 months.

At age 50 benefit is converted to early retirement pension.

Survivor pension: Deceased was pensioner or met pension requirements at death.

Widow or widower must have been married for at least 2 years.

Children must qualify for family allowance.

Survivor allowance: Payable to widow of insured person with at least 10 years of coverage.

Old-Age Benefits

Old-age pension: Base equal to 1/60 of earnings in the last 5 years before retirement.

Minimum pension: 60% of minimum wage.

Child's supplement: 10% of the pension up to 50% of the pension payable (according to pension law of 1962). Family allowances of 500 CFA francs a month for each child replace the child's supplement for pension granted under the 1986 law.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Permanent Disability Benefits

Disability pension: Same as for old-age pension.

Minimum pension: 60% of minimum wage.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow (or widower) of any age. If more than 1 widow, pension is divided equally.

Survivor allowance (if ineligible for pension above): Lump sum equal to 6 months of pension.

Orphans: 10% of pension of insured for each dependent orphan; maximum, 50% of pension.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.

National Social Insurance Institute, administration of program; managed by tripartite board and director general.

Sickness and Maternity

First law: 1952.

Current law: 1962.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Cash maternity benefits: 9 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Employers required to provide paid sick leave for employees.)

Maternity benefit: 100% of earnings.

Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive necessary medical care during pregnancy and confinement.

Employers required to provide certain medical services and medicines to own employees and their families, in part through joint interemployer medical services program operated by National Social Insurance Institute.

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Wife of insured receives same maternity care as insured woman; also prenatal allowance and birth grant (under family allowances).

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.

National Social Insurance Institute, administration of program.

Work Injury

First law: 1932.

Current law: 1962.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, and apprentices.

Special systems for public employees and seamen.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to industry and risk in establishment.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%. Maximum, 900,000 CFA francs a year.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured, payable to widow or widower.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional, or 20% for each full orphan under age 14 (18 if apprentice, 21 if student or disabled).

Dependent parents and grandparents: 10% of earnings each; maximum, 30%.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Cost of burial.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.

National Social Insurance Institute, administration of contributions and benefits.

Current law: 1962.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: Subsidies covering deficits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled). Proof of pediatric care for pre-school children.

Parent must have had 9 consecutive months of employment and be currently working 18 days a month (or be widow or widower of beneficiary).

Prenatal allowance and birth grant subject to medical examinations and care specified in law.

Family Allowance Benefits

Family allowances: 500 CFA francs a month for each child.

Prenatal allowance: 4,089 CFA francs.

Birth grant: 5,450 CFA francs for each birth payable in 3 installments.

Some maternity and child health and welfare services also provided.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons, general supervision.

National Social Insurance Institute, administration of program.

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Family Allowances

First law: 1955.